

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Ramiro Custodio, Jr.
Yvette Custodio
Debtor(s)

Case No. 15 B 06322

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/24/2015.
- 2) The plan was confirmed on 08/19/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/19/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/26/2016.
- 5) The case was Dismissed on 02/10/2016.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,216.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$3,216.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$964.29
Court Costs	\$0.00
Trustee Expenses & Compensation	\$108.80
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,073.09**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Loans	Unsecured	800.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	1,059.00	NA	NA	0.00	0.00
CAP1/Bstby	Unsecured	0.00	NA	NA	0.00	0.00
Cavalry SPV I LLC	Unsecured	1,314.00	1,288.21	1,288.21	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	98.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	2,711.00	NA	NA	0.00	0.00
Devon Financial Services Inc	Unsecured	550.00	NA	NA	0.00	0.00
Educational Credit Management Corp	Unsecured	3,825.00	6,283.73	6,283.73	0.00	0.00
FAMSA Inc	Unsecured	NA	0.00	3,327.34	0.00	0.00
FAMSA Inc	Secured	4,505.00	4,327.34	1,000.00	302.16	10.54
First Premier BANK	Unsecured	333.00	NA	NA	0.00	0.00
First Premier BANK	Unsecured	800.00	NA	NA	0.00	0.00
HY CITE/ROYAL PRESTIGE	Secured	7,300.00	0.00	500.00	151.14	5.27
Illinois Lending Corporation	Unsecured	500.00	431.98	431.98	0.00	0.00
Illinois Lending Corporation	Unsecured	900.00	589.78	589.78	0.00	0.00
Kaplan Bankruptcy Firm	Unsecured	0.00	NA	NA	0.00	0.00
Loan Machine	Unsecured	4,800.00	NA	NA	0.00	0.00
Loan Machine	Unsecured	4,500.00	5,550.08	5,550.08	0.00	0.00
Metagls	Unsecured	671.00	NA	NA	0.00	0.00
National Penn	Unsecured	393.00	NA	NA	0.00	0.00
Navient	Unsecured	2,494.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	1,182.00	1,631.28	1,631.28	0.00	0.00
Progreso Financiero	Unsecured	2,837.00	NA	NA	0.00	0.00
Quantum3 Group	Unsecured	334.00	284.19	284.19	0.00	0.00
Resurgent Capital Services	Unsecured	431.00	520.70	520.70	0.00	0.00
Resurgent Capital Services	Unsecured	673.00	673.35	673.35	0.00	0.00
Turner Acceptance Corp	Secured	7,300.00	9,947.96	9,947.96	1,485.36	188.44
Turner Acceptance Corporation	Unsecured	2,663.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	5,253.00	8,327.16	8,327.16	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,947.96	\$1,485.36	\$188.44
All Other Secured	\$1,500.00	\$453.30	\$15.81
TOTAL SECURED:	\$11,447.96	\$1,938.66	\$204.25
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$28,907.80	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,073.09</u>
Disbursements to Creditors	<u>\$2,142.91</u>
TOTAL DISBURSEMENTS :	<u>\$3,216.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/11/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.